

WITHDRAWAL OF SERVICES POLICY

A. Member services may be withdrawn for any of the following acts by the member:

1. Any type of harassment, including sexual, ethnic, or racial harassment or racial or ethnic slurs, any overt sexual conduct, flirtation, advances or abuse.
2. Making graphic or degrading comments about an individual or their appearance.
3. Offensive or abusive physical conduct.
4. The making of false, vicious or malicious statements about Credit Union employees, the Credit Union, its services, operations, policies, practices or management.
5. The use of profane, abusive, intimidating or threatening language toward employees or fellow members.
6. Any fraudulent, dishonest or deceptive activity involving Credit Union employees or services.
7. Intimidating or attempting to coerce or interfere with Credit Union employees and the performance of their duties.
8. Posting, defacing or removing notices or signs on the Credit Union premises.
9. Writing on Credit Union bulletin boards without management's authorization.
10. Theft, or misappropriation of Credit Union funds or property.
11. Any violations of Credit Union security procedures.
12. Possession, use or being under the influence of drugs or alcoholic substances on Credit Union premises.
13. Fighting or possession of weapons of any kind on Credit Union premises.
14. Causing a loss or making known the intention to cause the Credit Union a loss by way of loan default, account overdraft, charged off loan, sharedraft loss, ATM loss, share account related loss, or otherwise.

B. Withdrawal of services may include:

1. Denial of all services other than the right to maintain a share account and the right to vote at annual and special meetings.

2. Denial of services that involve personal contact with Credit Union employees.
3. Denial of access to the Credit Union premises.
4. Taking any other action permitted by the applicable Federal or State laws or the Credit Union's bylaws.